

Information to identify the case:

Debtor 1	Marie Catherine Sosa	Social Security number or ITIN	xxx-xx-6636
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-24035-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marie Catherine Sosa

11/1/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marie Catherine Sosa
Debtor

Case No. 18-24035-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Nov 01, 2023

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2023:

Recip ID	Recipient Name and Address
db	+ Marie Catherine Sosa, 208 Daisy Court, Jackson, NJ 08527-2583
cr	+ Sixty Acre Reserve Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street, Freehold, NJ 07728, UNITED STATES 07728-1973
517642802	+ ACB Receivables, 19 Main Street, Asbury Park, NJ 07712-7012
517642804	+ Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
517642805	+ Central Jersey Emerg. Med. Assoc, P.O. Box 7200, Freehold, NJ 07728-7200
517642806	+ Colts Neck OB/GYN Assoc., P.O. Box 6339, Freehold, NJ 07728-6339
517642811	+ Jersey Shore Anesthesia Associates, P.O. Box 307, Neptune, NJ 07754-0307
517642818	+ Sixty Acre Reserve Condominium Assoc, C/O Cutolo Barros, LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
517657908	+ Sixty Acre Reserve Condominium Association, Inc., Cutolo Barros, LLC, 46-50 Throckmorton Street, Freehold, NJ 07728-1973
517642819	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 01 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 01 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517699259	EDI: CAPITALONE.COM	Nov 02 2023 00:37:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517642803	EDI: CAPITALONE.COM	Nov 02 2023 00:37:00	Capital One Bank Services, Inc., P. O. Box 30285, Salt Lake City, UT 84130-0285
517642807	+ EDI: MAXMSAIDV	Nov 02 2023 00:37:00	Dept. of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517642808	+ EDI: AMINFOFP.COM	Nov 02 2023 00:37:00	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
517642809	EDI: IRS.COM	Nov 02 2023 00:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517642810	EDI: JEFFERSONCAP.COM	Nov 02 2023 00:37:00	Jefferson Capital Systems, LLC, PO Box 23051, Columbus, GA 31902-3051
517642812	Email/Text: Meridianbankruptcy@hackensackmeridian.org	Nov 01 2023 21:02:00	Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140
517765096	+ EDI: AISMIDFIRST	Nov 02 2023 00:37:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517642813	+ EDI: AISMIDFIRST	Nov 02 2023 00:37:00	MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
517642814	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 01 2023 21:01:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Nov 01, 2023

Form ID: 3180W

Total Noticed: 31

517642815	+ EDI: AISMIDFIRST	Nov 02 2023 00:37:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
517767954	EDI: MAXMSAIDV	Nov 02 2023 00:37:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517642816	+ Email/PDF: bankruptcy@ncfsi.com	Nov 01 2023 21:05:40	New Century Financial, 110 S Jefferson Rd, Whippany, NJ 07981-1038
517731618	+ EDI: JEFFERSONCAP.COM	Nov 02 2023 00:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517642817	Email/Text: bankruptcy@savit.com	Nov 01 2023 21:02:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
517664543	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 01 2023 21:05:14	US Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
517661786	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 01 2023 21:05:14	US Dept. of HUD, 451 7th St., S.W., Washington, DC 20410-0001
517764142	EDI: WFFC2	Nov 02 2023 00:37:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine CA 92623-9657
517642820	+ EDI: WFFC2	Nov 02 2023 00:37:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marlena S. Diaz-Cobo	

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Nov 01, 2023

Form ID: 3180W

Total Noticed: 31

on behalf of Creditor Sixty Acre Reserve Condominium Association Inc. collections@theassociationlawyers.com

Robert Cameron Legg

on behalf of Debtor Marie Catherine Sosa court docs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6